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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: )  
**SPALDING** )  
 )  
Serial No. 09/837,664 )  
 )  
Filing Date: April 18, 2001 )  
 )  
Confirmation No. 9909 )  
 )  
For: **SYSTEM AND METHOD FOR SECURING** )  
**TRANSACTIONS BETWEEN BUYER** )  
**AND CREDIT AUTHORIZER** )  
 )

SUPPLEMENTAL RESPONSE TO NOTICE OF MISSING PARTS  
AND RESPONSE TO NOTICE OF INCOMPLETE REPLY

Director, U.S. Patent and Trademark Office  
Washington, DC 20231

Sir:

Responsive to the Notice of Missing Parts mailed June 12, 2001, and the Notice of Incomplete Reply mailed September 7, 2001, Applicant encloses the following:

- 1) Transmittal of Substitute Drawings;
- 2) Seven (7) sheets of drawings in compliance with 37 CFR 1.84(g);
- 3) Copy of "Notice of Incomplete Reply" mailed September 7, 2001.

Applicant filed a Response to the Notice of Missing Parts on July 11, 2001 within the time period for reply set in the Notice of Missing Parts. The Notice of Incomplete Reply was mailed by the U.S. Patent and Trademark Office on September 7, 2001. Because Applicant's original response was filed within the appropriate time period, substantially

09/17/2001 14:00:00



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
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WASHINGTON, D.C. 20231  
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/837,664	04/18/2001	Jeff Spalding	22819

CONFIRMATION NO. 9909

RECEIVED

FORMALITIES LETTER

SEP 11 2001



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A.D.D.M.C

RICHARD K. WARTHER  
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Date Mailed: 09/07/2001

**NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)***Filing Date Granted*

The U.S. Patent and Trademark Office has received your reply on to the Notice mailed and it has been entered into the nonprovisional application. The reply, however, does not include the following items required in the Notice.

The period of reply remains as set forth in the Notice. You may, however, obtain EXTENSIONS OF TIME under the provisions of 37 CFR 1.136 (a) accompanied by the appropriate fee (37 CFR 1.17(a)).

A complete reply must be timely filed to prevent ABANDONMENT of the above-identified application.

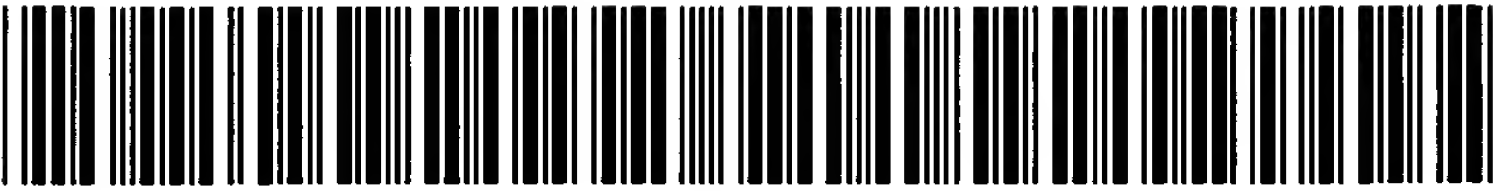
- Substitute drawings in compliance with 37 CFR 1.84 because:
  - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice MUST be returned with the reply.*

*Zm*  
Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE



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1	SRNT	82

Total number of pages: 82

Remarks:

Order of re-scan issued on .....